

Exhibit L

LAW OFFICE OF
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January 22, 2025

Keisha O. Coleman, Esq.
Balard Spahr
999 Peachtree Street N.E. 1600
Atlanta, Georgia 30309-4421

Re: 3K Investments & Holding, S. A.

Dear Ms. Coleman:

I have left several voice mails, and sent you correspondence, professionally requesting a response with regard to your threat of legal fees to be incurred solely to coerce my participation in an undocumented, yet to be commenced foreign divorce proceeding. I view this threat as dubious and perhaps even as coercive and sanctionable under the Georgia Rules of Professional Conduct (see Rule 3.1, 4.4).

I reiterate, once again, that my client is 3K Investment & Holding, S.A., the account holder with Schwab. I do not represent Mr. Martin Lifschitz, in this or any other matter, and take umbrage to your invention of that fact. Instead, I refer to my prior documentation submitted to you which clearly controverts the mere conclusions and fabricated events in Ms Carril's communications.

Schwab has improperly restricted access to my client's account on the basis of spurious allegations and has not provided a shred of evidence supporting its position approving the change of the name of the account holder from my client to individuals. At a minimum a Schwab Change Your Legal Name form must have been submitted together with supporting documentation and thus, in its absence, Schwab's unilateral, improper and arbitrary restriction of my client's account may be a violation of the regulations of Financial Industry Regulatory Authority (FINRA).

If the account is not released by the deadline previously set by you for today at 6p.m., my client has authorized me to make a formal complaint to the appropriate governing authorities.

Very truly yours,


Scott A. Rubman, Esq.